IN THE CLAIMS:

Please amend claims 12-16 and add new claims 17-43:

12. (Currently amended) A method for of conducting an on-line bidding session, the method being performed at an auction computer with a processor that is coupled to a plurality of remote computers across a computer network; the method comprising:

storing previously registered bidding groups in a database coupled to <u>a</u> the processor <u>in an auction computer</u>, wherein each of the registered bidding groups emprise including a list of associated bidders;

receiving bids for a property entered by from bidders on the a plurality of remote computers coupled to a network and sending the received bids to the processor;

determining a respective at the processor each bidding group's total bid by accumulating the bids received from bidders included in the <u>respective</u> bidding group's list of associated bidders; and

storing the determined total bid in the database.

- 13. (Currently amended) The method of claim 12, further comprising creating registration records in the database, wherein each registration record corresponds corresponding to a bidder account created by bidders using the remote computers, wherein each of the bidder accounts comprises and including a bidder name, a bidder identification number and a financial account number.
- 14. (Currently amended) The method of claim 13, wherein receiving <u>bids</u> eomprises <u>includes</u> receiving <u>with each</u> the respective <u>bidder</u> <u>bid the</u> name and the <u>respective</u> identification number of the bidder who entered the bid, and the method further comprising:

verifying at using the processor if whether the respective bidder name and the respective identification number match a registration record stored in the database; and recording a bid record in the database if the respective bidder name and the respective identification number have a verified match.

15. (Currently amended) The method of claim 14, further comprising:

determining if the determined-total bid exceeds a threshold value, and if so the determined total bid exceeds a t threshold value;

declaring the bidding group associated with the respective total bid a winning group;

retrieving the recorded bid records associated with the <u>respective</u> total bid; determining the <u>at least</u> one bidder account that corresponds to the retrieved bid records; and

charging the determined bidder-account the bid amounts included in the bid records.

- 16. (Currently amended) The method of claim 12, wherein after <u>determining updating</u> [[a]] <u>the</u> total bid associated with [[a]] <u>the respective</u> bidding group, sending the <u>updated</u> <u>determined</u> total bid over the computer network to <u>the at least one</u> remote <u>computers</u> <u>computer</u> of <u>at least one bidder</u> <u>bidders</u> associated with the <u>respective</u> bidding group <u>associated with the updated total bid.</u>
- 17. (new) A method of conducting an auction, comprising: registering a plurality of bidding groups;

receiving bids from bidders, each bid including a respective bid designation corresponding to one of the plurality bidding groups;

associating each bid with at least one of the plurality of bidding groups; and declaring a winning bidding group from the plurality of bidding groups.

- 18. (new) The method of claim 17, wherein each bidding group has a corresponding total bid amount and each bid further includes a respective bid amount that is contributed to the total bid amount for a corresponding bidding group.
- 19. (new) The method of claim 18, wherein the winning bidding group has the largest total bid amount at the end of the bidding session.
- 20. (new) The method of claim 18, further comprising displaying of the total bid amount for one or more of the plurality of bidding groups.
- 21. (new) The method of claim 17, wherein the registering a plurality of bidding groups uses at least one central computer coupled to a network.
- 22. (new) The method of claim 21, wherein the network comprises the Internet.
- 23. (new) The method of claim 21, wherein the network comprises one or more communication line.

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24. (new) The method of claim 21, wherein the receiving bids uses one or more remote computers coupled to the network.

- 25. (new) The method of claim 17, wherein the auction is on-line.
- 26. (new) The method of claim 17, further comprising creating one or more bidder accounts.
- 27. (new) The method of claim 17, wherein associating each bid with at least one of the plurality of bidding groups comprises bid pooling.
- 28. (new) The method of claim 17, wherein the auction continues until a pre-defined threshold occurs.
- 29. (new) The method of claim 28, wherein the pre-defined threshold is a period of time.
- 30. (new) The method of claim 28, wherein the pre-defined threshold is a minimum bidding activity.
- 31. (new) A method of conducting an auction, comprising: registering a plurality of bidding groups;

receiving bids from bidders, each bid including a bid designation corresponding to one of the plurality bidding groups;

contributing a respective bid amount in each bid to at least one total bid amount corresponding to at least one of the plurality of bidding groups; and

declaring a winning bidding group from the plurality of bidding groups.

- 32. (new) The method of claim 31, wherein the winning bidding group has the largest total bid amount at the end of the bidding session.
- 33. (new) The method of claim 31, wherein the registering a plurality of bidding groups uses at least one central computer coupled to a network.
- 34. (new) The method of claim 33, wherein the network comprises the Internet.
- 35. (new) The method of claim 33, wherein the network comprises one or more communication line.

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36. (new) The method of claim 33, wherein the receiving bids uses one or more remote computers coupled to the network.

- 37. (new) The method of claim 31, wherein the auction is on-line.
- 38. (new) The method of claim 31, further comprising creating one or more bidder accounts.
- 39. (new) The method of claim 31, wherein contributing the respective bid amount in each bid to at least one total bid amount corresponding to at least one of the plurality of bidding groups comprises bid pooling.
- 40. (new) The method of claim 31, further comprising displaying of the total bid amount for one or more of the plurality of bidding groups.
- 41. (new) The method of claim 31, wherein the auction continues until a pre-defined threshold occurs.
- 42. (new) The method of claim 41, wherein the pre-defined threshold is a period of time.
- 43. (new) The method of claim 41, wherein the pre-defined threshold is a minimum bidding activity.